



When the Furnace Fails

On many a cold winter morning you will wake to find the fires "out." What are you going to do about it—shiver? Prepare now for the emergency with a

PERFECTION Oil Heater

(Equipped with Smokeless Device)

and you'll have genial, glowing heat—instantly—wherever you want it—without smoke or smell—smokeless device prevents—turn the wick as high or as low as you like. Easily carried about. Brass font holds 4 quarts of oil—burns 9 hours. Handsomely finished in Japan and nickel. Every heater warranted.

The **Rayo Lamp** makes cherry the long evening—brilliant, steady light for reading or sewing. Made of brass, nickel plated and equipped with the latest improved central draft burner. Every lamp warranted. If your dealer doesn't carry the Perfection Oil Heater and Rayo Lamp, write our nearest agency for descriptive circular.

STANDARD OIL COMPANY
(Incorporated)



OLD INSTITUTIONS IN THEIR NEW HOME

Phoenix Building & Loan Association and Greene & Griffin Prepare to Prosper.

The new quarters occupied now by the Phoenix Building & Loan Association and Greene & Griffin, formerly the location of the Home Savings Bank, are about fitted up for the convenience of the new tenants. Beside the two institutions mentioned there will be some desk room for rent to desirable persons. Altogether it will make as fine a place for the conduct of those lines of business as can be found anywhere in the west, probably not excepting Los Angeles, where most of the business of that kind is carried on in the upper stories of large office buildings.

The growth of the Phoenix Building & Loan Association has been a flattering one and is a credit to the town as well as to the management. It was organized in 1889, R. H. Greene being the first secretary and still holding the same position. Its assets now total

\$180,000 and it is one of the strongest financial associations in the territory. It has always met its payments promptly and even the present disturbance in money matters has not interfered with its routine methods of doing business. Stock to the value of \$22,000 matured on Nov. 1st and was cared for by funds derived from regular savings. In its present quarters it should largely increase its business as more attention will be given to it and its advantages will be brought more prominently before the public.

About the first of the year the firm of Greene & Griffin will be merged into a new business institution to be known as the Greene & Griffin Real Estate company, with a capital stock of \$100,000. Messrs. Greene and Griffin of course expect to retain a control of the stock of the concern and conduct its management through other gentlemen who will become interested with them. The purpose of the organization will be to provide a working capital which will enable the company to be an investment concern as well as a mere real estate and transfer agency on a commission basis. They conceive that if the bargains they are offering others in this valley are good enough for their patrons they are good

enough for them also if they can get capital enough together to handle them.

R. H. Greene will be the president of the company and have charge of the management and the loans and investments, a position for which he is peculiarly fitted by his long labors in that line of work and his great familiarity with the lands of the valley and all local conditions. J. S. Griffin will be vice president of the company and have charge of the selling department. C. J. McElroy, J. E. Tannehill and George Woodson will be associated as salesmen. The office will be in charge of Henry Jennings, as the office of the present firm has been for some time.

The fixtures in the building were formerly bank fixtures and are of hard oak, suited exactly to the needs of such an institution. In the new quarters these two business and financial enterprises should enjoy a prosperity surpassing any former time, and they have no complaint to make of the business done in other years. They are as certain as anybody can be of anything that there is a period of great prosperity ahead for this valley and they propose to be in a position to get their part of it.

PROCRUSTINATION THE THIEF OF TIME

It Has Also Made an "Obstacle Race" Out of the Salt River Valley's "Prosperity Derby."

The constantly increasing demand for literature concerning this valley and the daily receipt by the board of trade, of letters from prospective settlers who not only want printed matter but also enclose postage to get it, is driving Secretary Cowgill to an early grave. For three months the supply has been exhausted, except for here and there a few circulars and an occasional book that could be dug up, and the people are beginning to believe that the commissioner of immigration is not merely slow but that he has forgotten his functions entirely. Two or three weeks ago steps were taken for the printing of some small folders to be used as a first aid to the inquiry, but even these have not been forthcoming and the board is out of everything in the line of literature.

It is understood the commissioner has authority to expend a certain amount of county money for this purpose, and it was understood three months ago that he was preparing to issue a folder. It was reported that the folder was in preparation but so far there is nothing in evidence and the hunger is not only growing more intense elsewhere but it is beginning to gnaw at the vitals of the home folks. Unless something can be provided at once the valley will have to close the front door, put up the outer battlements and announce to the world that it is dead, at least for the time being. There have been communities where people extended but a cold welcome to General Prosperity and his staff, but this is about the only place where the doors have been barred against them.

The latest issue of the Pacific monthly carries an advertisement of the commissioner of immigration calling attention to the advantages of this valley for homes and investments, and instructing those interested to send the secretary of the board of trade four cents in postage for an illustrated booklet. Letters are coming in daily enclosing postage, and there is nothing to send in response except a few copies of The Earth, the Santa Fe publication, which the writers can get for the asking and without postage. In fact letters are received daily from those who have read The Earth and want something else, being inspired by what it has printed. The commissioner of immigration has been asked to furnish literature or take out the reference to postage in his magazine ad, before the postmaster general issues a fraud order against the valley and discontinues the postoffice.

BINFORD BROKE IN HE GOT FOUR YEARS

The Former B. B. Co. Bookkeeper Passed Through Phoenix Yesterday Enroute to Yuma.

Charles M. Binford has at last succeeded in working his way into the penitentiary from which he had a dozen chances of escaping. Nobody wanted him there but he overcame all obstacles and by this morning he will be dressed in the garb of a convict and enter upon a four years' sentence for embezzlement. He was brought to Phoenix yesterday afternoon by Sheriff Lowry of Yavapai county and last night, in the company of the sheriff he left for Yuma.

During the stay of the sheriff in town he was locked in the woman's cell of the county jail, but that was an unnecessary formality for Binford could not have been driven away with a club. When he was brought out of the cell to go to the train he bade everybody farewell and started off with the sheriff, looking more like a traveling companion than a convict. His arms were filled with books and magazines so that he could not take charge of the cage which friends had sent him by the sheriff. He was dressed in a neat business suit and a derby hat. He walked erect and his manner was that of an alert and successful business man to whom well fitting nose glasses lent an appearance of distinction.

Binford it will be remembered had been the bookkeeper for the Bashford-Burmister company of Prescott for about eight years. In the last three years of his service he had embezzled according to his own statement about \$6000 though that fact was not discovered until he furnished the information. He had gone away intending to be a fugitive from justice but while he was in the northwest he was moved to return and face the consequences of his crime. He first wrote to the district attorney about it and later he appeared in person. That was about six weeks ago. On his return Binford tried to secure his incarceration but no complaint had been made against him and the sheriff refused to receive him. Later the fact of his defalcation was established and still there was no

move made for his apprehension. His relatives were prepared to make good his shortage but he insisted on going to jail and taking his medicine.

Last Saturday he was finally arrested and on Wednesday morning his case was called in court. The case had attracted a great deal of interest by reason of the prominence of the young man in the business and social life of Prescott. Having pleaded guilty when he was brought up for sentence District Attorney Morrison said that he desired to speak a word in behalf of the defendant. He said: "Several weeks ago I received a letter from this defendant when he was in Seattle, confessing his offense, and stating that, voluntarily, he would return to Prescott and deliver himself up to the law. His communication stated he would return on a certain date and report to me. His statement was, in fact, that he had been untrue to his employers and he desired to make reparation by surrendering to the law. Upon his arrival he came to my office, and on his own motion made a statement of the facts, and said his only desire was to be brought before the proper court and allowed to plead guilty. He declared that when he had served his term in the penitentiary, he would still be a young man, and would be able to go out in the world and devote his life's work thereafter toward paying off his employers. He returned voluntarily, and at no expense to the county. This as a case of sin, repentance and then of absolution, I consider it my duty to ask your honor to be as lenient as possible."

In imposing the sentence, Judge Sloan said: "It is no easy matter to determine, in a case of this kind, the sentence to be imposed. There are many things to be taken into consideration; the defendant's previous good character, his present attitude of repentance, and, on the other hand, the interests of society, as well as the future of the defendant. Courts should not be vindictive. The court regards this offense as one that should not be lightly considered, as it affects the laws governing the relations between employer and employee. The appeal of the district attorney is from the highest motives, and must have weight—should have weight."

"It is unpleasant for the court to pronounce sentence, and the court is going to give the smallest sense of duty will permit, and I hope it will result not only in good to society, but to the defendant himself, and result in an enduring reformation."

"The judgment of the court is that you be sentenced to four years in the territorial prison."

MAKES LIFE MISERABLE
Troubles That Keep Half the Phoenix Doctors Busy.

Half of the prescriptions the Phoenix doctors write are for troubles that result directly from a weakened stomach. Strengthen the stomach muscles, increase the secretion of gastric juices, and you will find that common afflictions—indigestion, with its headaches, dizziness, depression of spirits, spots before the eyes, nervousness, sleeplessness and general feeblity—have been overcome.

From now on build up the strength and health of the stomach with Mi-o-na tablets. You will soon find yourself strong and never know the meaning of indigestion.

If Mi-o-na did not have an unusually curative effect in stomach disorders, it could not be sold on the guarantee given by Larson Drug Co., to refund the money unless it does all that is claimed for it. They give an absolute, unqualified guarantee with every 50-cent box of Mi-o-na that the money will be refunded unless the medicine cures. They take the whole risk, and you certainly can afford to get Mi-o-na from them on this plan.

HELD TO THE U. S. GRAND JURY
—Jose Maria Garcia who had been caught in the act of supplying James, an Indian, with dago red, was given a preliminary examination before Commissioner Johnstone yesterday and he was held to the United States grand jury in the sum of \$200. James himself was given five days in the county jail for drunkenness and disturbance of the peace. Others similarly situated were M. McKee, Antonio Ramirez, Bonifacio Garcia and M. Moreno. There were two disturbers of a more distinguished class, Nabor Carriz and Isidro Montoya who were given ten days each.



GOING, GOING, GONE

HOLIDAY GOODS at BEARS

are selling fast. Reason: Quality the best, prices are suitable for all. Come in and see them.

THE BEAR DRUG STORE
Opposite City Hall.

SATURDAY P. M.
ONLY
25c Cups and Saucers 15c

Dorris-Heyman Furniture Co.

Arizona's Leading Furniture Co.
Practical Gift Things for all Mankind

Nowhere will you find such an array of suitable gift things as in this great store; gifts appropriate for every member of the family, old or young. Not the flimsy "here today and forgotten tomorrow" sort, but sensible, practical and truly artistic articles that are a comfortable pleasure to the recipient for years to come.

FURNITURE GIFTS—Upward of 500 new samples shown this week, including many moderate priced pieces from our "Arts and Crafts" (Mission) Furniture whose symmetry of design, quaintness of character and solidity of construction appeals to all lovers of good furniture.

Read This List of Suggestions

Furniture

Fancy Chairs.....	\$2.75 to \$12.00
Oak Rockers.....	\$1.75 to \$50.00
Leather Rockers.....	\$11.50 to \$65.00
Music Cabinets.....	\$15.00 to \$28.00
Home Desks.....	\$10.00 to \$40.00
Toilet Tables.....	\$18.50 to \$50.00
Library Tables.....	\$9.50 to \$50.00
Tubercles.....	\$1.00 to \$7.50
Couches.....	\$10.50 to \$58.00
Shaving Stands.....	\$15.00 to \$29.00

Glassware

Water Bottles.....	\$7.50 to \$10.00
Pitchers.....	\$8.00 to \$12.00
Salt and Peppers.....	\$2.00 to \$6.00
Colony Trays.....	\$2.75 to \$15.00
Vinegar Cruets.....	\$4.50 to \$7.50
Nut Bowls.....	\$9.00 to \$17.50
Comports.....	\$3.50 to \$11.00
Salad Bowls.....	\$17.00 to \$30.00
8-inch Nappies.....	\$8.50 to \$12.00
Punch Bowl.....	\$9.00

SPECIAL

Saturday, P. M.
Genuine Hand-decorated Japanese Tea Cups and Saucers in three beautiful shapes and a large variety of decorations, a bargain at regular price 25c Special 15c

Haviland China HAND PAINTED.

7 Piece Sets.....	\$20.00 to \$25.00
Footed Bowls.....	\$5.75 to \$7.25
Salad Bowls.....	\$4.50 to \$7.00
Cake Plates.....	\$2.00 to \$3.75
Punch Bowls.....	\$12.75 to \$20.00
Vases.....	\$3.75 to \$7.50
Pitchers.....	\$4.25 to \$9.75
Bon Higns.....	50c to \$2.00
Decorated Hand and Dinner Sets.....	\$30.00 up
Tea Sets.....	\$35.00 up

Silverware

2-piece Carving Sets.....	\$2.25 to \$2.75
2-piece Carving Sets.....	\$2.75 to \$4.75
Nickel Plated Chafing Dishes.....	\$6.50 to \$10.50
Copper Chafing Dishes.....	\$9.50 to \$12.50
Berry Spoons.....	\$1.00 to \$3.50
Ruby Spoons.....	50c to \$1.00
Orange Spoons.....	\$4.50 dozen
Children's Sets.....	75c to \$3.50

Children's Department

EXPRESS WAGONS.....	\$1.25 to \$11.50
BOYS' RACERS.....	\$6.00 to \$12.50
DOLL CARRIAGES.....	90c to \$5.75
TWO WHEEL CARTS.....	45c to 75c

The Best Christmas Present

Bank Account

Make this Christmas your **Best Christmas** by making **Your Wife, Your Children, or Yourself** a present of a **SAVINGS ACCOUNT** at the **Valley Bank**.

The little sums that anyone spends needlessly and carelessly every day, if saved, would in a few years at interest produce a competence. It will make your wife secure in comforts when you are gone, or give the children a start in life. Interest works while you sleep. It works quietly, steadily, unceasingly. It takes no holidays, it is everlastingly at it.

The Valley Bank

pays **4 PER CENT INTEREST** per annum, compounded semi-annually, on **Savings Deposits**. Get one of their **Pocket Banks** today and start saving for someone. It's astonishing how soon the little sums will grow into big ones.

This table shows the result of steady, systematic saving of small sums for Only Five Years.

DAILY SAVING FOR FIVE YEARS	AMOUNT DEPOSITED	INTEREST EARNED	TOTAL AMOUNT
5 cents per day.....	\$ 91.25	\$ 10.66	\$ 101.91
10 cents per day.....	182.50	21.32	203.82
15 cents per day.....	273.75	31.98	305.73
20 cents per day.....	365.00	42.64	407.64
25 cents per day.....	456.25	53.30	509.55
30 cents per day.....	547.50	63.96	611.46
40 cents per day.....	730.00	85.28	815.28
50 cents per day.....	912.50	106.60	1,019.10
75 cents per day.....	1,368.75	159.90	1,528.65
1.00 per day.....	1,825.00	213.20	2,038.20
1.25 per day.....	2,281.25	266.50	2,547.75
1.50 per day.....	2,737.50	319.80	3,057.30
1.75 per day.....	3,193.75	373.10	3,566.85
2.00 per day.....	3,650.00	426.40	4,076.40

The above is on a basis of 4 per cent per annum.

THE VALLEY BANK

LATELY CONSOLIDATED WITH THE HOME SAVINGS BANK

E. J. BENNITT, Pres. LLOYD CHRISTY, Cashier



Good Health in the Home

depends largely on its sanitary equipment. You should be exceedingly careful to have the bathroom as thoroughly modern as it is possible to make it. Of course, the plumbing of the kitchen and laundry should have similar attention.

There is one important thought for you to consider, namely: good plumbing always costs a little more at first, but is always cheapest in the end.

We can solve the plumbing question for you by having our skilled plumbers install

"Standard" Porcelain Enameled Plumbing Fixtures.

A **"Standard"** Modern Bathroom will add a wealth of health to your home and increase its selling value as well.

Call and secure copies of the booklets "Modern Home Plumbing" and "Modern Lavatories." They will be of service to you.

Geo. Hageman.